

such amendments or to better claim the invention, certain dependent claims have also been amended. Further, a new independent claim 48 has been added to additionally claim the present invention. It is submitted that the present application is in condition for allowance for the following reasons.

Initially, it will be noted that in the Advisory Action dated October 30, 2002, the examiner advised that applicant's arguments for reconsideration filed September 30, 2002 were based on features not found in the claims, and invited applicant to further amend the claims. While it was believed that the features argued were inherently present in the associated claims, applicant has accepted the examiner's invitation to amend the claims to more clearly and positively recite such features.

For example, while the term "on the fly" was not present in claim 1, it was believed that this was merely a quick paraphrasing of the relatively long clause surrounding the specific term "progressively" which conveyed this feature. To make this feature abundantly clear, claim 1 has been amended to recite the use of (a) a "first" selected form, the information from which is used to "immediately" construct (b) a "second" form, the information from which is used to "immediately" construct (c) any "subsequent" form. Similar language is also used in the other claims reciting this feature.

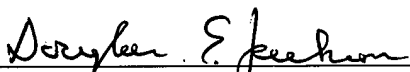
Therefore, in view of the various amendments made to the claims, it is submitted that claims 1-47 are all now allowable over the cited combination of Norris in view of Fraser and Hartman for the reasons as set forth in the Request for Reconsideration and in the previously filed Amendment (dated February 11, 2002).

It is also submitted that new independent claim 48, which claims the invention in a manner similar to independent claim 1 but with still greater particularity, is also allowable for these same reasons.

For all of the foregoing reasons, it is submitted that the present application is in condition for allowance and such action is solicited.

Respectfully submitted,

Date: 30 December 2000


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ATTACHMENT A

Clean Replacement/New Claims (entire set of pending claims)

Following herewith is a clean copy of the entire set of pending claims.

1. (twice amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed

(a) to present a plurality of application forms to said applicant,

(b) to receive said forms once completed from said applicant to constitute a completed application, and

(c) to assess said completed application;

input means for said applicant to complete and return said forms to said computing means; and

communication means for communicating or sending an assessment of said completed application by said computing means to said applicant;

wherein said computing means is configured or programmed

(a) to present to the applicant a first selected form and to receive via said input means the first selected form after completion by the applicant,

(b) to construct and immediately present to said applicant a second form on the basis of information provided by said applicant in the completed and received first selected form and to receive via said input means the second form after completion by the applicant, and then to construct and immediately present to said applicant any subsequent form associated with the second form on the basis of information provided by said applicant in the completed and received second form and to receive via said input means any subsequent form after completion by the applicant,

(c) so that sufficient data entry fields are ultimately presented to said applicant in said second and any subsequent forms to constitute the completed application, and

(d) so that the requesting of unnecessary information in said second and subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided.

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2. (amended) An apparatus as claimed in claim 1, wherein said assessment indicates approval or rejection of said application, or that further information or human involvement is required before the application can be approved or rejected.

3. An apparatus as claimed in claim 1, wherein said plurality of forms is one of a plurality of groups of pluralities of forms.

4. An apparatus as claimed in claim 1, wherein said computing means is configured or programmed to assess said application according to information received in any one or more of said forms.

5. (amended) An apparatus as claimed in claim 1, further including a display means for presenting said forms.

6. An apparatus as claimed in claim 1, wherein said computing means is operable to present said forms on a remote display means.

7. An apparatus as claimed in claim 6, wherein said remote display means is a computer connected to said apparatus by means of a computer network.

8. An apparatus as claimed in claim 7, wherein said computer network is the internet, the world wide web, a commercial on-line service, an interactive broadcast, or other electronic on-line means.

9. An apparatus as claimed in claim 1, wherein said input means is any suitable computer or computer input means, or a computer keyboard, computer mouse or electronic pen connected to said computing means.

10. An apparatus as claimed in claim 1, wherein said input means is connected to said apparatus by means of a computer network.

11. An apparatus as claimed in claim 1, wherein said communication means is an electronic information transfer system.

12. (amended) An apparatus as claimed in claim 1, further including a communication link means for obtaining additional information, from external databases or other sources of information, for consideration in assessing said application.

13. (amended) An apparatus as claimed in claim 1, wherein said computing means is configured or programmed to present one or more additional forms when information previously returned by said applicant contains one or more defects.

14. (amended) An apparatus as claimed in claim 13, wherein said computing means is configured or programmed to ignore certain of said defects on the basis of preset tolerances for decision certainty, and/or not to request certain information deemed non-critical in some or all circumstances.

15. (twice amended) An apparatus as claimed in claim 1, wherein said computing means is operable by said applicant to amend information previously submitted by said applicant to said computing means in one or more of said application forms.

16. (amended) An apparatus as claimed in claim 1, wherein said computing means:

- (a) includes or can access application approval criteria of a plurality of application recipients,
- (b) is configured or programmed to present sufficient of said forms to assess said application according to approval criteria of said each of said plurality of application recipients, and
- (c) is configured or programmed to assess said application against the approval criteria of each of said recipients, and thereby to form a respective separate assessment for each of said plurality of application recipients.

17. (amended) An apparatus as claimed in claim 16, wherein said computing means is programmed or configured to assess said application according to multiple separate approval criteria for each of said one or more application recipients.

18. (amended) An apparatus as claimed in claim 16, wherein said computing means is configured or programmed to communicate one or more of said assessments to one or more of said application recipients.

19. (amended) An apparatus as claimed in claim 16, wherein said computing means is operable by each of said application recipients to adjust said respective approval criteria of each recipient in order to bid for selection by said applicant.

20. (amended) An apparatus as claimed in claim 1, wherein, if said application is approved, said computing means is operable by said applicant to adjust or request the adjustment of one or more parameters of said application.

21. (twice amended) An apparatus as claimed in claim 1, wherein said computing means is operable by said applicant to display or transmit some or all of said information to said applicant, or the status of said application to said applicant, or both some or all of said information and the status of said application to said applicant.

22. (amended) An apparatus as claimed in claim 1, wherein said computing means includes means for requesting assistance, or is operable to request assistance, and is operable to communicate details of said application to an assistant so that said assistant can advise said applicant.

23. An apparatus as claimed in claim 22, wherein said assistant can view one or more of said forms during completion by said applicant.

24. (twice amended) A method for receiving an application made by an applicant and for assessing the application by one or more recipients, said method comprising the steps of:

electronically presenting a plurality of application forms to said applicant;
electronically receiving said forms once completed from said applicant to constitute a completed application;
electronically assessing said completed application; and
electronically communicating or sending an assessment of said application to said applicant for one or more recipients;

wherein said presenting and receiving steps include

- (a) initially presenting to the applicant a first selected form and receiving the first selected form after completion by the applicant,
- (b) subsequently constructing and immediately presenting to said applicant a second form on the basis of information provided by said applicant in said completed and received first selected form and to receive the second form after completion by the applicant,
- (c) then constructing and immediately presenting to said applicant any subsequent form associated with the second form on the basis of information provided by said applicant in the completed and received second form and receiving any subsequent form after completion by the applicant,
- so that sufficient data entry fields are ultimately presented to said applicant in said second and any subsequent forms to constitute the completed application, and so that the requesting of unnecessary information in said second and subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided.

25. (amended) A method as claimed in claim 24, wherein said assessing step includes collecting application approval criteria for said one or more recipients, determining the dependency if any of each of said criteria on each other, promoting in said second and subsequent forms requesting information whose content renders a high, or the greatest

possible, number of later questions redundant, and omitting said redundant questions from subsequent forms.

26. (amended) A method as claimed in claim 24, wherein said presenting step includes presenting, in the first or an initial second form, any questions where the response to each of said questions may lead to an immediate rejection assessment of the application.

27. (amended) A method as claimed in claim 26, wherein said method includes subsequently adjusting a sequence of said second or subsequent forms.

28. (amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed

- (a) to receive application information,
- (b) to access application approval criteria of a plurality of application recipients, and
- (c) to assess said application according to said approval criteria of said each of said plurality of application recipients, whereby said computing means can thereby form a respective separate assessment of said application for each of said plurality of recipients.

29. (twice amended) An apparatus as claimed in claim 28, wherein said computing means is operable:

- (a) to present a number of questions or a number of sets of questions in sequence to said applicant and
- (b) to receive responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses, and
- (c) to optimize said sequence to reduce or minimize said number of questions or sets of questions.

30. (amended) An apparatus as claimed in claim 28, further including:

input means for said applicant to input said application to said computing means;
and

communication means for communicating or sending said assessments of said application to said applicant.

31. (twice amended) An apparatus as claimed in claim 28, wherein said computing means is further configured or programmed

- (a) to present to the applicant a first selected form and to receive the first selected form after completion by the applicant,
- (b) to construct and immediately present to said applicant a second form on the basis of information provided by said applicant in said completed and received first selected form and to receive via said input means the second form after completion by the applicant, and then to construct and immediately present to said applicant any subsequent form associated with the second form on the basis of information provided by said applicant in the completed and received second form and to receive any subsequent form after completion by the applicant,
- (c) so that sufficient data entry fields are ultimately presented to said applicant in said second and any subsequent forms to constitute the completed application, and
- (d) so that the requesting of unnecessary information in said second and subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided.

32. (amended) A method for receiving and assessing an application made by an applicant, comprising the steps of:

- electronically receiving application information from said applicant;
- electronically assessing said application according to approval criteria of each of a plurality of application/recipients; and
- electronically forming a respective separate assessment for each of said plurality of recipients.

33. (twice amended) A method as claimed in claim 32, further comprising the steps of:

electronically presenting a number of questions or a number of sets of questions in sequence to said applicant;

electronically receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and

electronically optimizing said sequence to reduce or minimize said number of questions or sets of questions.

34. (amended) A method as claimed in claim 32, further comprising the steps of electronically communicating or sending said assessments of said application to said applicant.

35. (amended) A method of processing an application made by an applicant, including:
electronically receiving information from said applicant to create an application;
electronically providing said application to a plurality of application recipients;
electronically receiving one or more bids for said application from one or more of said recipients;

electronically forwarding said one or more bids to said applicant for acceptance or rejection of each of said one or more bids by the applicant.

36. (amended) A method as claimed in claim 35, further including the step of electronically forming a respective separate assessment of said application for each of said plurality of recipients.

37. (twice amended) A method as claimed in claim 35, further including the step of electronically adjusting one or more of said bids according to said acceptance or rejection, or to an electronic adjustment of said information by the applicant.

38. (amended) An apparatus for processing an application made by an applicant, said apparatus including:

computing means configured or programmed electronically to
(a) receive application information from said applicant to create an application,

- (b) direct said application to a plurality of application recipients,
(c) receive one or more bids for said application from one or more of said recipients,
and
(d) forward said one or more bids to said applicant for acceptance or rejection of each of
said one or more bids by the applicant.

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39. (twice amended) A computer program product directly loadable into an internal
memory of a computer, comprising: software code portions for performing the steps of a
method as claimed in claim 24 when said product is run on the computer.

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40. (amended) A computer program product stored on a computer usable medium,
comprising: computer readable program means for causing a computer to perform the
steps of a method as claimed in claim 24.

41. A computer readable medium, having a program recorded thereon, wherein said
program is for making a computer execute a method as claimed in claim 24.

42. (amended) A computer program product directly loadable into the internal memory
of a computer, comprising: software code portions for performing the steps of a method
as claimed in claim 32 when said product is run on the computer.

43. (amended) A computer program product stored on a computer usable medium,
comprising: computer readable program means for causing a computer to perform the
steps of a method as claimed in claim 32.

44. A computer readable medium, having a program recorded thereon, wherein said
program is for making a computer execute a method as claimed in claim 32.

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45. (amended) A computer program product directly loadable into an internal memory
of a computer, comprising: software code portions for performing the steps of a method
as claimed in claim 35 when said product is run on the computer.

46. (amended) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to perform the steps of a method as claimed in claim 35.

47. A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 35.

48. (new) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

- a computing system is configured or programmed to operate
 - (a) to present a plurality of application forms containing questions to said applicant,
 - (b) to receive said forms once completed with information in answer to the questions from said applicant to constitute a completed application, and
 - (c) to assess said completed application;
- input means for said applicant to complete and return said forms to said computing system; and
- communication means for communicating or sending an assessment of said completed application by said computing system to said applicant;
- wherein said computing system is further configured or programmed to operate
 - (d) to present to the applicant a first selected form containing first questions and to receive via said input means the first selected form after completion by the applicant,
 - (e) to construct and immediately present to said applicant a customized second form containing second questions which second questions are selected on the basis of first information provided by said applicant in the completed and received first selected form, and to receive via said input means the second form after completion by the applicant, and
 - (f) to construct and immediately present to said applicant a customized subsequent form associated with the second form containing subsequent questions which subsequent questions are selected on the basis of information provided by said

applicant in the completed and received second form, and to receive via said input means the subsequent form after completion by the applicant,

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- (g) to repeat operations (e) and (f) as many times as necessary for any further customized second form containing further second questions which further second questions are selected on the basis of first information provided by said applicant in the completed and received first selected form, and for any further customized subsequent form associated with the further second form containing further subsequent questions which further subsequent questions are selected on the basis of information provided by said applicant in the completed and received further second form,
 - (h) so that sufficient data entry fields are ultimately presented to said applicant in said first, said second and any subsequent forms to constitute the completed application, and
 - (i) so that the requesting of unnecessary information in said second and subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided.
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ATTACHMENT B

Marked Up Replacement Claims

Following herewith is a marked up copy of each rewritten claim together with all other pending claims.

1. (twice amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed

(a) to present a plurality of application forms to said applicant,

(b) to receive said forms once completed from said applicant to constitute a completed application, and

(c) to assess said completed application;

input means for said applicant to complete and return said forms to said computing means; and

communication means for communicating or sending said an assessment of said completed application by said computing means to said applicant;

wherein said computing means is configured or programmed

(a) to present to the applicant a first selected form and to receive via said input means the first selected form after completion by the applicant,

(b) to construct and immediately present to said applicant a second form and any subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant by means of said input means in said the completed and received first selected forms and to receive via said input means the second form after completion by the applicant, and then to construct and immediately present to said applicant any subsequent form associated with the second form on the basis of information provided by said applicant in the completed and received second form and to receive via said input means any subsequent form after completion by the applicant,

(c) so that sufficient data entry fields are ultimately presented to said applicant in said second and any subsequent forms to constitute the completed application, and

(d) so that the requesting of unnecessary information in said second and subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided, ~~to assess said application, and to communicate said assessment by means of said communication means.~~

2. (amended) An apparatus as claimed in claim 1, wherein said assessment may indicate approval or rejection of said application, or that further information or human involvement is required before the application can be approved or rejected.

3. An apparatus as claimed in claim 1, wherein said plurality of forms is one of a plurality of groups of pluralities of forms.

4. An apparatus as claimed in claim 1, wherein said computing means is configured or programmed to assess said application according to information received in any one or more of said forms.

5. (amended) An apparatus as claimed in claim 1, ~~wherein said apparatus further~~ includes a display means for presenting said forms.

6. An apparatus as claimed in claim 1, wherein said computing means is operable to present said forms on a remote display means.

7. An apparatus as claimed in claim 6, wherein said remote display means is a computer connected to said apparatus by means of a computer network.

8. An apparatus as claimed in claim 7, wherein said computer network is the internet, the world wide web, a commercial on-line service, an interactive broadcast, or other electronic on-line means.

9. An apparatus as claimed in claim 1, wherein said input means is any suitable computer or computer input means, or a computer keyboard, computer mouse or electronic pen connected to said computing means.
10. An apparatus as claimed in claim 1, wherein said input means is connected to said apparatus by means of a computer network.
11. An apparatus as claimed in claim 1, wherein said communication means is an electronic information transfer system.
12. (amended) An apparatus as claimed in claim 1, ~~wherein said apparatus~~further includinga communication link means for obtaining additional information, from external databases or other sources of information, for consideration in assessing said application.
13. (amended) An apparatus as claimed in claim 1, wherein said ~~apparatus~~computing means is configured or programmed to present one or more additional forms when information previously returned by said applicant contains one or more defects.
14. (amended) An apparatus as claimed in claim 13, wherein said computing means ~~apparatus~~ is configured or programmed to ignore certain of said defects on the basis of preset tolerances for decision certainty, and/or not to request certain information deemed non-critical in some or all circumstances.
15. (twice amended) An apparatus as claimed in claim 1, wherein said computing means~~apparatus~~ is operable by said applicant to amend information previously submitted by said applicant to said computing means in one or more of said application forms.
16. (amended) An apparatus as claimed in claim 1, wherein said computing means:
apparatus

- (a) includes or can access application approval criteria of a plurality of application recipients,
- (b) is configured or programmed to present sufficient of said forms to assess said application according to approval criteria of said each of said plurality of application recipients, and
- (c) is configured or programmed to assess said application against the approval criteria of each of said recipients, and thereby to form a respective separate assessment for each of said plurality of application recipients.

17. (amended) An apparatus as claimed in claim 16, wherein said computing means apparatus is programmed or configured to assess said application according to multiple separate approval criteria for each of said one or more application recipients.

18. (amended) An apparatus as claimed in claim 16, wherein said computing means apparatus is configured or programmed to communicate one or more of said assessments to one or more of said application recipients.

19. (amended) An apparatus as claimed in claim 16, wherein said computing means apparatus is operable by each of said application recipients to adjust said respective approval criteria of each recipient in order to bid for selection by said applicant.

20. (amended) An apparatus as claimed in claim 1, wherein, if said application is approved, said computing means apparatus is operable by said applicant to adjust or request the adjustment of one or more parameters of said application.

21. (twice amended) An apparatus as claimed in claim 1, wherein said computing means apparatus is operable by said applicant to display or transmit some or all of said information to said applicant, or the status of said application to said applicant, or both some or all of said information and the status of said application to said applicant.

22. (amended) An apparatus as claimed in claim 1, wherein said computing means ~~apparatus~~ includes means for requesting assistance, or is operable to request assistance, and is operable to communicate details of said application to an assistant so that said assistant can advise said applicant.

23. An apparatus as claimed in claim 22, wherein said assistant can view one or more of said forms during completion by said applicant.

24. (twice amended) A method for receiving ~~and assessing~~ an application made by an applicant and for assessing the application by ~~to~~ one or more recipients, ~~including~~ said method comprising the steps of:

electronically presenting a plurality of application forms to said applicant;
electronically receiving said forms once completed from said applicant to
constitute a completed application;

electronically assessing said completed application; and
electronically communicating or sending said an assessment of said application
to said applicant for one or more recipients;

wherein said ~~method~~ presenting and receiving steps includes
(a) initially presenting to the applicant a first selected form and receiving the first
selected form after completion by the applicant,
(b) subsequently constructing and immediately presenting to said applicant a second
form and any subsequent forms of said plurality of forms progressively on the basis
of information provided by said applicant in said completed and received first
selected forms and to receive the second form after completion by the applicant,
(c) then constructing and immediately presenting to said applicant any subsequent form
associated with the second form on the basis of information provided by said
applicant in the completed and received second form and receiving any subsequent
form after completion by the applicant,

so that sufficient data entry fields are ultimately presented to said applicant in said second and any subsequent forms to constitute the completed application, and

so that the requesting of unnecessary information in said second and subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided.

25. (amended) A method as claimed in claim 24, wherein said ~~method~~ assessing step includes collecting application approval criteria for said one or more recipients, determining the dependency if any of each of said criteria on each other, promoting in said ~~sequence~~ second and subsequent forms requesting information whose content renders a high, or the greatest possible, number of later questions redundant, and omitting said redundant questions from subsequent forms.

26. (amended) A method as claimed in claim 24, wherein said ~~method~~ presenting step includes presenting, in ~~earlier~~ the first or an initial second forms, any questions where the response to each of said questions ~~case~~ may lead to the an immediate rejection assessment of the application.

27. (amended) A method as claimed in claim 26, wherein said method includes subsequently adjusting ~~said~~ a sequence of said second or subsequent forms.

28. (amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed

(a) to receive application information and to assess said application;

(b) ~~— wherein said apparatus includes, or can to access,~~ application approval criteria of a plurality of application recipients, and ~~said computing means is configured or programmed~~

(c) to assess said application according to said approval criteria of said each of said plurality of application recipients, whereby said computing means apparatus can thereby form a respective separate assessment of said application for each of said plurality of recipients.

29. (twice amended) An apparatus as claimed in claim 28, wherein said computing means ~~apparatus~~ is operable;

(a) to present a number of questions or a number of sets of questions in sequence to said applicant and

(b) to receive responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses, and ~~said apparatus is configured or programmed~~

(c) to optimize said sequence to reduce or minimize said number of questions or sets of questions.

30. (amended) An apparatus as claimed in claim 28, ~~wherein said apparatus~~ further includinges:

input means for said applicant to input said application to said computing means; and

communication means for communicating or sending said assessments of said application to said applicant.

31. (twice amended) An apparatus as claimed in claim 28, wherein said computing means is further configured or programmed

~~to present a plurality of application forms to said applicant, and to receive said forms once completed from said applicant and to assess said application;~~

(a) to present to the applicant a first selected form and to receive the first selected form after completion by the applicant,

(b) ~~— wherein said computing means is configured or programmed to construct and immediately present to said applicant a second and any subsequent forms of said plurality of forms progressively on the basis of information provided by said applicant by means of said input means in said completed and received~~ first selected forms and to receive via said input means the second form after completion by the applicant, and then to construct and immediately present to said applicant any subsequent form associated with the second form on the basis of information

provided by said applicant in the completed and received second form and to receive any subsequent form after completion by the applicant,

(c) so that sufficient data entry fields are ultimately presented to said applicant in said second and any subsequent forms to constitute the completed application, and
(d) so that the requesting of unnecessary information in said second and subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided, and to communicate said assessments by means of said communication means.

32. (amended) A method for receiving and assessing an application made by an applicant, including comprising the steps of:

electronically receiving application information from said applicant;
electronically assessing said application according to approval criteria of each of a plurality of application recipients; and
electronically forming a respective separate assessment for each of said plurality of recipients.

33. (twice amended) A method as claimed in claim 32, including further comprising the steps of:

electronically presenting a number of questions or a number of sets of questions in sequence to said applicant;
electronically receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and
electronically optimizing said sequence to reduce or minimize said number of questions or sets of questions.

34. (amended) A method as claimed in claim 32, further comprising the steps of wherein said method includes electronically communicating or sending said assessments of said application to said applicant.

35. (amended) A method of processing an application made by an applicant, including:

electronically receiving application information from said applicant to create an application;

electronically providing said application information to a plurality of application recipients;

electronically receiving one or more bids for said application from one or more of said recipients;

electronically forwarding said one or more bids to said applicant for selection acceptance or rejection of each of said one or more bids by the applicant.

36. (amended) A method as claimed in claim 35, ~~wherein said method includes~~ further including the step of electronically forming a respective separate assessment of said application for each of said plurality of recipients.

37. (twice amended) A method as claimed in claim 35, ~~further including the step of electronically wherein said method includes~~ adjusting one or more of said bids according to said selection acceptance or rejection, or to an electronic adjustment of said information by the applicant.

38. (amended) An apparatus for processing an application made by an applicant, said apparatus including:

- computing means configured or programmed electronically to
- (a) to receive application information from said applicant to create an application,
 - (b) for directing said application information to a plurality of application recipients,
 - (c) for receiving one or more bids for said application from one or more of said recipients, and
 - (d) for forwarding said one or more bids to said applicant for selection acceptance or rejection of each of said one or more bids by the applicant.

39. (twice amended) A computer program product directly loadable into ~~the~~ an internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 24 when said product is run on ~~a~~ the computer.

40. (amended) A computer program product stored on a computer usable medium, comprising:—computer readable program means for causing a computer to performing the steps of a method as claimed in claim 24.

41. A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 24.

42. (amended) A computer program product directly loadable into the internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 32 when said product is run on a the computer.

43. (amended) A computer program product stored on a computer usable medium, comprising:—computer readable program means for causing a computer to performing the steps of a method as claimed in claim 32.

44. A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 32.

45. (amended) A computer program product directly loadable into ~~the~~ an internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 35 when said product is run on a the computer.

46. (amended) A computer program product stored on a computer usable medium, comprising:—computer readable program means for causing a computer to performing the steps of a method as claimed in claim 35.

47. A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 35.

48. (new) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

- a computing system is configured or programmed to operate
 - (a) to present a plurality of application forms containing questions to said applicant,
 - (b) to receive said forms once completed with information in answer to the questions from said applicant to constitute a completed application, and
 - (c) to assess said completed application;
- input means for said applicant to complete and return said forms to said computing system; and
- communication means for communicating or sending an assessment of said completed application by said computing system to said applicant;
- wherein said computing system is further configured or programmed to operate
 - (d) to present to the applicant a first selected form containing first questions and to receive via said input means the first selected form after completion by the applicant,
 - (e) to construct and immediately present to said applicant a customized second form containing second questions which second questions are selected on the basis of first information provided by said applicant in the completed and received first selected form, and to receive via said input means the second form after completion by the applicant, and
 - (f) to construct and immediately present to said applicant a customized subsequent form associated with the second form containing subsequent questions which subsequent questions are selected on the basis of information provided by said applicant in the completed and received second form, and to receive via said input means the subsequent form after completion by the applicant,
 - (g) to repeat operations (e) and (f) as many times as necessary for any further customized second form containing further second questions which further second questions are selected on the basis of first information provided by said applicant in the completed and received first selected form, and for any further customized subsequent form associated with the further second form containing further subsequent questions which further subsequent questions are selected

on the basis of information provided by said applicant in the completed and received further second form,

(h) so that sufficient data entry fields are ultimately presented to said applicant in said first, said second and any subsequent forms to constitute the completed application, and

(i) so that the requesting of unnecessary information in said second and subsequent forms, which unnecessary information is not associated with the information provided by the applicant in an already completed form, can be avoided.